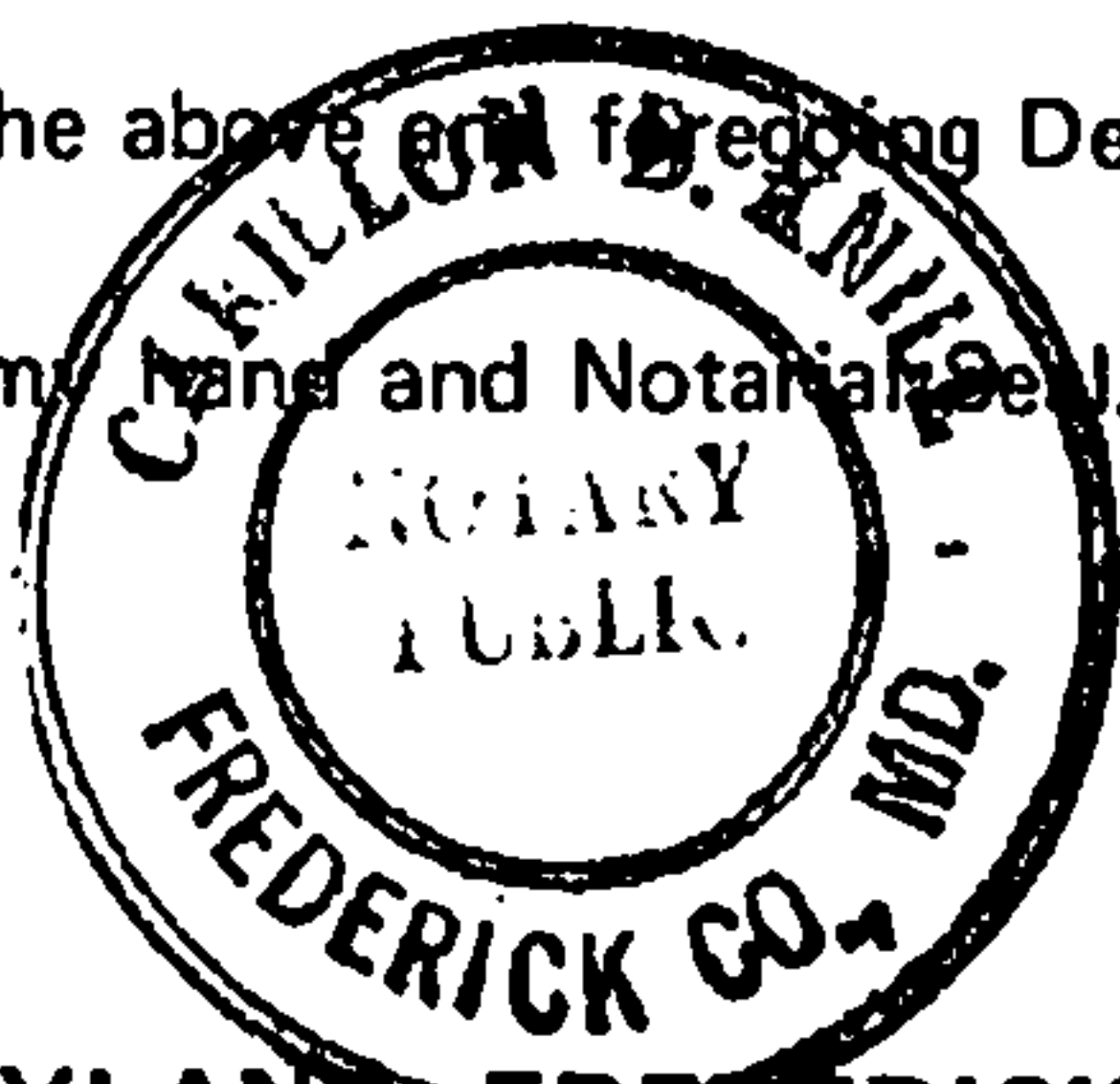


STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 23rd day of July, 19 82, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared Jean Lamuniere

and acknowledged the above and foregoing Deed of Trust to be their ^{his}ack and deed.

WITNESS my hand and Notarial Seal.



Caullon B. Knill
Notary Public

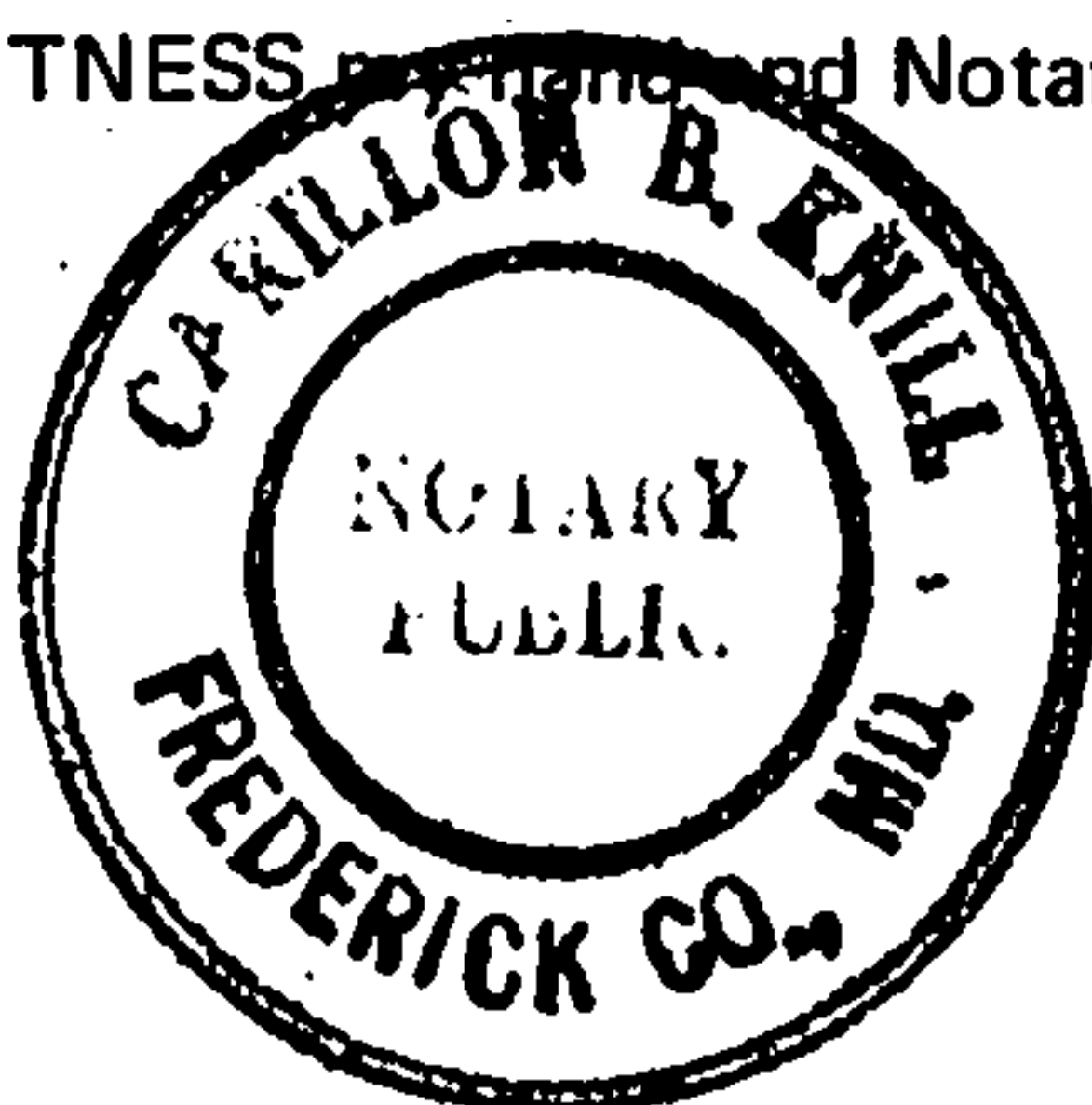
STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 23rd day of July, 19 82, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared

Elizabeth M. Grossnickle, Secretary-Treasurer

the party secured by the foregoing Deed of Trust, and make oath in due form of law that the amount of the loan which said Deed of Trust has been given to secure, was paid over and disbursed by the party secured by the Deed of Trust to either the borrowers or to the party responsible for disbursement of the funds in the closing transaction or their respective agent at a time no later than the execution and delivery of the Deed of Trust, by the borrower, and further that he is the duly authorized agent of the secured party and has authority to make this affidavit.

WITNESS my hand and Notarial Seal.



Caullon B. Knill
Notary Public

DEED OF TRUST

JEAN LAMUNIERE

TO

Robert E. Gearinger and

C. Monroe Keeney, Trustees securing

FREDERICKTOWN BANK & TRUST COMPANY

P.O. Box 510

Frederick, Md. 21701

INDEXED

HOWARD R. STEPLER, Jr.
18 W. Church Street
Frederick, Md. 21701